

In re:
Alejandro Franco Tovar
Debtor(s)

Case No. 18-16869-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 06, 2020

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	+ Alejandro Franco Tovar, 405 E. Anglesey Terrace, West Chester, PA 19380-2129
14262320	+ LSF11 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14301464	#+ Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
14222029	+ The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14249539	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, 9990 Richmond Ave. Suite 400 South, Houston, TX 77042-4546
14237161	+ West Whiteland Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 07 2020 02:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 07 2020 02:03:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14213621	EDI: IRS.COM	Nov 07 2020 05:48:00	Internal Revenue Service, 600 Arch Street, RM 5200, Philadelphia, PA 19106
14217139	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2020 02:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14244074	EDI: WFFC.COM	Nov 07 2020 05:48:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14244127	*	WELLS FARGO BANK N.A., 1000 BLUE GENTIAN ROAD N9286-01Y, EAGAN, MN 55121-7700

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0313-2

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
HEATHER STACEY RILOFF	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com
JAMES RANDOLPH WOOD	on behalf of Creditor West Whiteland Township jwood@portnoffonline.com jwood@ecf.inforruptcy.com
JEROME B. BLANK	on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor LSF11 Master Participation Trust paeb@fedphe.com
JILL MANUEL-COUGHILIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
JOSEPH L QUINN	on behalf of Debtor Alejandro Franco Tovar CourtNotices@rqplaw.com
KARINA VELTER	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
KEVIN M. BUTTERY	on behalf of Creditor Wilmington Savings Fund Society FSB, et als cdgianantonio@rascrane.com
LAUREN BERSCHLER KARL	on behalf of Creditor Wilmington Savings Fund Society FSB, et als lkarl@rascrane.com, lbkarl03@yahoo.com
LAUREN BERSCHLER KARL	on behalf of Creditor Ditech Financial LLC lkarl@rascrane.com lbkarl03@yahoo.com
MARIO J. HANYON	on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
REBECCA ANN SOLARZ	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mort bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York et al ... bkgroup@kmlawgroup.com
ROBERT J. DAVIDOW	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF11 MASTER PARTICIPATION TRUST robert.davidow@phelanhallinan.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor LSF11 Master Participation Trust paeb@fedphe.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 18

Information to identify the case:

Debtor 1	<u>Alejandro Franco Tovar</u>	Social Security number or ITIN	xxx-xx-1332
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-16869-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alejandro Franco Tovar
fka Alejandro Franco

11/5/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.